

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: ROBERT BEECHER
4908 AVENUE M
BROOKLYN NY 11234-3727

September 16, 2025

Our File Number: L2501396

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to Cavalry SPV I, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a Citibank, N.A. account with account number *****1500. That account was assigned to Cavalry SPV I, LLC, who is the current creditor.

As of December 7, 2023, you owed: \$799.09

Between December 7, 2023 and today:

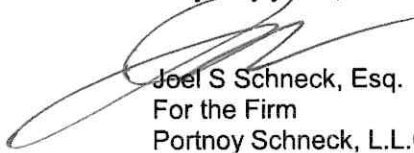
You were charged this amount in interest: +\$.00

You were charged this amount in fees: +\$.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$799.09

Very truly yours,



Joel S Schneck, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

- **Call or write to us by October 27, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 27, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 27, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

ROBERT BEECHER
4908 AVENUE M
BROOKLYN NY 11234-3727

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

Make your Check payable to Portnoy Schneck, L.L.C., and include our File Number: L2501396

DISCLOSURE OF CONSUMER RIGHTS PURSUANT TO 23 NYCRR 1.2(a)(1 and 2)

Protections under the Fair Debt Collection Practices Act:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: 1. The use or threat of violence; 2. The use of obscene or profane language; and 3. Repeated phone calls made with the intent to annoy, abuse, or harass.

Protections under the New York Exempt Income Protection Act:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

Please be advised that Portnoy Schneck, L.L.C. does not have any language access services available and does not translate any communication into a language other than English.

Please be advised that a translation and description of commonly-used debt collection terms is available in multiple language at www.nyc.gov/dca.

We are required to ask for your language preference for reporting purposes. If you would like to advise us of your language preference, you may do so by calling our office at 888/841-6574.

We are required to inform you that written communications are available in large print format. If you would like to request this communication in large print format, you may do so by calling our office at 888/841-6574.

Should you have any questions, please call Grzegorz Owsiany, Esq., Portnoy Schneck, L.L.C., at 888/841-6574.

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd, Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: MARIA GINORIO
293-20th Avenue Apt #4a
Paterson NJ 07501

September 12, 2025

Our File Number: N2500266

Portnoy Schneck, LLC, is a debt collector. We are trying to collect a debt that you owe to NJ Higher Education Student Assistance Authority (NJHESAA). We will use any information you give us to help collect the debt.

Our Information shows:

You have a NJHESAA - NJCLASS loan with loan number *****5503

As of August 30, 2025, you owed: \$5,685.60

Between August 30, 2025 and today:

You were charged this amount in interest: +\$14.53

You were charged this amount in fees: +\$0.00

You paid or were credited this amount toward the debt: - \$0.00

Total amount of the debt now: \$5,700.13

Very truly yours,


Joseph T. Coughlan, Esq.
For the Firm
Portnoy Schneck, LLC

As of the date of this letter, you owe \$5,700.13. Because of interest that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

How can you dispute the debt?

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- **If you write to us by October 22, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 22, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, LLC
3705 Quakerbridge Rd, Ste 116
Hamilton, NJ 08619

MARIA GINORIO
293-20th Avenue Apt #4a
Paterson NJ 07501

How do you want to respond?

Check all that apply:

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 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

Make your Check payable to Portnoy Schneck, LLC, and include our File Number N2500266